

PROVIDENT LIFE WILL FIGHT FOR NEW BUSINESS

E. R. and O. Thomas Deny
that Assets of Company
Are Impaired.

REQUEST A HEARING.

Want Ruling of New York and
Colorado Commissioners
Modified.

E. R. and O. Thomas, the owners of the Provident Savings Life Insurance Society, through their counsel, Edward Lauterbach, will make a hard fight against the order of Superintendent of Insurance Kelsey, of this State, and Superintendent Rittenhouse, of Colorado, that the company shall refrain from soliciting new business.

The insurance commissioners claim that the assets of the company have been impaired. The impairment is questioned by the Thomases, who bought the company from Timothy L. Woodruff, paying \$500 a share for the stock. They were advised by insurance and real estate experts that the company was worth the money.

Values Too High.
The real estate holdings of the company were valued during the incumbency of former Superintendent of Insurance Hendricks, and it is said that the values were placed too high—so much too high that a revaluation has shrunk the assets inside the line fixed by law.

The officers and directors of the Provident Savings Life have given notice that they want a hearing on a request for a modification of the ruling of the New York and Colorado Commissioners. They have thirty days to present their case. The full report of the insurance commissioners will not be ready for about two weeks.

According to the last official report of the Provident its assets were \$2,729,000. The face value of its policies in Colorado is \$1,500,000, while the risk or the face value of all of its outstanding policies is approximately \$22,000,000.

Had \$800,000 in Thomas Banks.
When Mr. Rittenhouse came to New York in October he discovered that the Provident had about \$800,000 on deposit in current accounts in the Thomas chain of banks. Its current accounts should not have amounted to more than \$200,000. This money is now with the Chemical National Bank.

It would appear that most of the loss has developed in a re-appraisal of the society's real estate holdings. The real estate, it is said, has been blown up like a balloon. The re-appraisal, however, has not been based on present values, but on what values were as of Dec. 31, 1906. The same rule has been applied to all of its securities.

The following letter, signed by Messrs. Rittenhouse and Kelsey, was yesterday delivered to the officers of the Provident Savings:

"The examination into the affairs of the Provident Savings Life Insurance Society now being conducted by the Departments of Insurance of the States of Colorado and New York, having disclosed an impairment of the society's assets, the extent of which is not determined, you are hereby directed to cease the solicitation and transaction of any new business from this date and immediately to duly notify all agents to be governed accordingly. Please acknowledge receipt hereof."

Mr. Rittenhouse telegraphed the following despatch to his office in Colorado:

Rittenhouse Sends Despatch.
"Commissioners of New York and Colorado have notified Provident savings to cease writing new business for the present, on account of impairment of assets. Its real estate appears to be carried at an excessive valuation. The appraisal of its assets is based upon normal conditions and not present depreciated values. It has not gone out of business, but simply stopped writing new business. Under the New York law it may yet have a chance to work out of its difficulties without suffering the drain of a liquidation. Whether or not it can do so will be determined by the New York Insurance Commissioner when the full report is made. The amount of the impairment will also be made known at that time."

The law of New York says that a receiver must be appointed when an impairment amounts to more than 40 per cent. of the legal reserve. It was said last night that the examiners of the Provident would not be able to file a report inside of two weeks.

A Princely Pony!
All the pets I have at home I like my pony best; drive him out through Central Park, as you, perhaps, have guessed.

The people say, "She must be rich." As they see me ride along; But they don't know that through World Ads. My horse cost but a song.

KNICKERBOCKER TRUST TO FIGHT ORDER TO PAY

Committee of Depositors Will
Oppose Demand of Preferred Creditors.

\$3,500,000 AT STAKE.

Efforts to Be Made to Keep
Cash Available for
Reorganization.

The committee of depositors of the Knickerbocker Trust Company, for which Herbert L. Satterlee, J. P. Morgan's son-in-law, is counsel, will oppose the effort of the receivers of the company on Saturday next to pay out \$3,500,000 to the preferred creditors of the institution. They will further seek to persuade the preferred creditors to keep their money in the vaults of the company, so that it may resume business.

Mr. Satterlee said to-day that if the receivers collect all the money due to the trust company and pay out the claims accruing by the end of the month there will be on hand \$8,000,000 in cash. This will include, of course, the money now on hand.

"This sum," said Mr. Satterlee, "with the \$2,400,000 which we have planned to get from the stockholders, makes a total of \$10,400,000—a sufficient cash basis on which to resume business."

Preferred Claims Are \$3,500,000.
"We have been informed that on Saturday the receivers plan to go before Supreme Justice Clark in Staten Island and ask for an order directing them to pay off the preferred depositors of the company. Ten claims against the Knickerbocker Trust Company of its preferred creditors amount to \$3,500,000. These preferred creditors are the savings banks and depositors in such cases in which the trust company has been made administrator by the court or executor under a will."

One of the paragraphs of the Satterlee committee's resumption plan, explained Mr. Satterlee, reads:

"All deposits, preferred by law, which are due prior to the day of resumption, to be subject to check to the extent of 100 per cent."

Mr. Satterlee believes the preferred depositors will consent to this plan, but the court can be persuaded not to grant the application of the receivers.

Russian Ruler Tells His Greeting to Roosevelt.
for Us and Sends Greeting to Roosevelt.

ST. PETERSBURG, Dec. 4.—Secretary Taft was received in audience by Emperor Nicholas at Tsarsko-Selo to-day and received from him the frank expression of Russia's sentiments of sympathy and regard for the United States.

Emperor requested Mr. Taft to convey his greetings to President Roosevelt. The czar showed a keen interest in the problems which the American Government has to solve in the Philippine Islands, and he asked many questions concerning the new Philippine Assembly.

The Emperor referred also in a complimentary manner to the work done by the American Government on the Isthmus of Panama in its fight against yellow fever.

Brig-Gen. Edwards was presented separately to the Emperor after Secretary Taft had retired.

The Secretary spent about five hours in company with the czar and enjoyed a long and intimate conversation regarding the situation in the United States and the problems confronting the American Government.

The Emperor is suffering so severely from an attack of influenza that she was obliged to refrain from taking part in any of the official ceremony, consequently Mr. Taft did not see her. He was presented, however, to the other members of the Imperial family and to the many high military and court officials.

On account of the Secretary's expressed desire that he be received officially, no salute was fired, but the reception was given a military setting by a parade and regimental festival of the Semenovskiy Regiment, the officers of which attended the luncheon with Mr. Taft.

THREAT TO SHOOT HIM 12 TIMES GOT ON HIS NERVES

So Meacham Had McDonald
Arrested and Magistrate
Held Him in \$1,000.

George W. Meacham, a young, smooth-faced hustler, recently from Atlanta, Ga., who is making a killing as a bond salesman, was in Centre Street Police Court to-day as complainant against James J. McDonald, Jr., of No. 27 Lewis avenue, Brooklyn, who is well known along Park Row and in sporting circles.

"I'm a peaceable man, Your Honor," explained young Meacham, "and I dread sudden shocks and unpleasant surprises. This man McDonald has made a custom of visiting my office, at No. 5 Nassau street, pushing the business end of a revolver, saying, 'my child, and threatening to lynch twelve bullets in my body. He always designated twelve bullets, until the matter got on my nerves.'"

McDonald began to weep. He said that Meacham was trying to steal his money from her happy Brooklyn home and her job as a teacher in Brooklyn public schools.

Found His Card in Her Purse.
Meacham, who makes a specialty of selling bonds to frugal school teachers, and visits scores of them every week, called upon Mrs. McDonald late in September at her school. She was not ready to invest in any of his bonds, so he left his card with her.

McDonald found the card in her purse. He is not a large man, nor is he ferocious in appearance, but he is very jealous. On Sept. 30 he appeared in Meacham's office.

"Are you alone?" asked McDonald melodramatically.
"Certainly," replied Meacham.

"Then," said McDonald, looking the door, "prepare to meet your God." With that he drew a large shiny revolver and approached the amazed young broker. But he did not shoot. Instead he said that he desired to get some proof.

I want you to sign a statement setting forth your relations with my wife," said McDonald.
Meacham promptly said that he did not know McDonald's wife. Then he recalled that he had met her once. Finally he said that he was willing to sign a statement that he had never met Mrs. McDonald on the street, at her home, at a theatre, in a park or anywhere else outside of once at her school, and that his relations with her were perfectly proper. McDonald dictated the statement.

"Now," said McDonald, "I am going to show it to my wife. If I catch her in any lie about it I will shoot you twelve times."

Since then, Meacham said in court, McDonald has been calling on him and displaying the gun. On Monday Meacham complained at Police Headquarters and Detectives Deane and Millmore arrested McDonald last night at his home.

He persisted in asserting that he believed Meacham was trying to steal his wife. Magistrate Burt held him in \$1,000 bail on a charge of attempted felonious assault.

Roosevelt to Dine
HIS HUNTING FRIENDS.

WASHINGTON, Dec. 4.—President Roosevelt will entertain at dinner Friday night a number of men who have hunted bear with him in various places. Harvey and Clive Metcalf, of Greenville, Miss., arrived at the White House to-day for the dinner. Other guests who are expected to be present are Dr. Alexander Lambert, of New York; John F. Parker, New Orleans; Surgeon-General Hixey and James W. McInerney, Civil Service Commission.

The Kind You Have Always Bought.
THIS is the caution applied to the public announcement of Castoria that has been manufactured under the supervision of John H. Fletcher for over 30 years—the genuine Castoria. We respectfully call the attention of fathers and mothers when purchasing Castoria to see that the wrapper bears his signature in black. When the wrapper is removed the same signature appears on both sides of the bottle in red. Parents who have used Castoria for their little ones in the past years need no warning against counterfeiters and imitations, but our present duty is to call the attention of the younger generation to the great danger of introducing into their families spurious medicines.

It is to be regretted that there are people who are now engaged in the nefarious business of putting up and selling all sorts of substitutes, or what should more properly be termed counterfeiters, for medicinal preparations not only for adults, but worse yet, for children's medicines. It therefore devolves on the mother to scrutinize closely what she gives her child. Adults can do that for themselves, but the child has to rely on the mother's watchfulness.

Genuine Castoria always bears the signature of *John H. Fletcher*.

NEW COMPLAINTS OF FORGERY MADE AGAINST BORDEN

One Victim Declares He Posed
as Son of Head of Har-
vester Trust.

Lawrence T. Smith, who is alleged to have cashed numerous checks under the name of Charles S. Borden, was held for trial on three complaints in Jefferson Market Court to-day—one of grand larceny, one of forgery and one of uttering forged paper—in a total bill of \$1,000.

Two new complaints were made against Smith to-day, and still other alleged victims were referred to the District Attorney by Magistrate Droese, who said there were enough charges against the man already so far as his court was concerned. Incidentally another alias for Smith was discovered.

When George E. Stone, a teacher, of No. 109 West Eighty-first street, appeared in court to swear that he had not signed a check for \$750 upon which his name appeared, which had been passed on Ralph Alexander, of the Bell Tailoring Company, he exclaimed, pointing to Smith:

"Why, that's the man who got me to cash a check for \$75 last August. He said he was Charles S. McCormick, son of the head of the Harvester Trust. I've been looking for him ever since."

The detectives say that in October a man posing as Charles S. McCormick passed a bad check in Syracuse, was arrested, hit the officer over the head with a valise and escaped.

Smith waived examination. Ralph Alexander, of the Bell Tailoring Company, No. 175 Broadway, signed the affidavit charging Smith with forgery and uttering forged paper, and William S. Rich, the one charging him with grand larceny. Other alleged victims of Smith-Borden-McCormick who have been referred to the District Attorney are: C. S. Peets Automobile Co., No. 109 West Thirty-seventh street, loss \$25; Desmond & Nodder Jewellers, of No. 30 Christie street, who took a bad check for a \$25 gold watch; A. S. Halle, of the Hotel Albany, loss \$20; and William Richardson, of the Hotel Churchill, \$15.

This does not include alleged out of town victims. Smith is said by the detectives to be wanted in Boston, Portland, Me., Norfolk, Va., and New Orleans, and perhaps in Syracuse.

Best Quality Rubber Footwear
For the Entire Family.

EMPHASIS on the Best Quality—that means Rubber Footwear that gives lasting service. Inferior quality Rubbers are next to worthless. We count them wholly so and bar them from our stocks.

Will you make price comparisons—our prices against those quoted in other good stores where Quality rules as rigid as ours prevail?

Men's and Boys' Rubber Footwear on the fifth floor; Women's, Misses' and Children's on the second floor, rear.

Men's Storm King Boots, warmly lined, sizes 6 to 11, pair, \$3.50
Men's Short Boots, 6 to 11 sizes, pair, \$2.94
Boys' Storm King Boots, sizes 1 to 2, pair, \$2.49; sizes 2½ to 6, pair, \$2.04

Men's One-buckle Arctics, pair, \$1.19
Men's Four-buckle Arctics, pair, \$2.34
Boys' Four-buckle Arctics, sizes 1 to 2, pair, \$1.98; sizes 2½ to 5½, pair, \$1.09; sizes 5½ to 6, pair, \$2.09
Boys' One-buckle Arctics, pair, \$1.19

Men's Rubbers, all styles, elsewhere \$1.00 a pair; our price, 78c
Women's Storm King Boots, hip length style, sizes 2½ to 7, pair, \$3.49

Women's Rubber Boots, knee length style, pair, \$1.89
Women's Arctics, 40 button or with buckles, sizes 2½ to 8, pair, \$1.94
Misses' Arctics, button or buckle, sizes 4½ to 7, pair, \$1.59
Children's Arctics, button or buckle, sizes 6 to 10½, pair, \$1.44
Misses' Storm King Boots, hip length, sizes 6 to 10½, \$1.89; sizes 11 to 2, pair, \$2.19
Women's Rubbers, all styles, Cuban and low heels, sizes 2½ to 8, pair, \$1.33
Misses' Rubbers, sizes 11 to 2, pair, \$1.49
Children's Rubbers, sizes 6 to 10½, pair, \$1.42

Buy Smyrna Rugs Now
At Record Low Prices.

UNEXPECTED good fortune for homefurnishers in this trade—surprise purchase of Smyrna Rugs. It was one of the largest single collections of Smyrnas we ever took over for distribution.

Some of the sizes have almost sold out—there are too few to advertise. Of the sizes detailed below we have plenty:

Best Quality All Wool Reversible Smyrnas, new, clean, fresh from the mill; in Oriental patterns and colorings and two-tone effects designed for 1908 Spring selling. The regular prices we quote here are the lowest we ever quoted heretofore for Smyrna Rugs of this character:

Size. Regularly. Sale.
18x36 inch..... \$1.12 \$1.83
21x42 inch..... \$1.59 \$1.19
26x54 inch..... \$2.39 \$1.04
36x48 inch..... \$2.39 \$1.74

Size. Regularly. Sale.
30x60 inch..... \$2.80 \$1.98
36x72 inch..... \$3.96 \$2.96
36x72 inch..... \$1.72 \$1.31
48x72 inch..... \$4.49 \$3.24

1x7 foot, regularly \$6.82, \$4.88
6x6 foot, regularly \$10.84, \$7.41
6x9 foot, regularly \$13.89, \$10.88

89c Carpets, 69c a Yard.

Involved is our entire line of 9 and 10 wire, best quality Tapestry Brussels Carpets, in designs and colorings to match any decoration, also in hall and stair effects.

Our New "NASSAU" PHONOGRAPH RECORDS

39c Each, 50c Per Doz.
Ten-inch Records for use on Disc Phonographs, Gramophones and Talking Machines.
Selection from 100 titles, representing the same artists, or the equivalent of the same talent, employed in making other Records selling at 60c each.

Make the Most
of Your
Holiday Gift
Expenditures!

Unusual conditions prevail this season. SO—THE GREATEST HARVEST OF HOLIDAY GIFT VALUES YOU HAVE ENJOYED IN MANY YEARS AWAITS YOU HERE.

MAKE THE MOST OF YOUR EXPENDITURES!
Spend MUCH LESS MONEY than you originally intended, or spend the original sum, and, in many cases, DOUBLE THE VALUE OF YOUR GIFT.

Special Values From
Second Floor Stocks.

By way of explanation, second floor stocks of Furs embrace medium and very fine grades. A separate department in the Under-price Basement is devoted entirely to very inexpensive Furs for Women, Misses and Children.

Women's Coats, of black Russian ponyskin; semi-fitting model, 48 inches long; finished with shawl collar; lined with gray satin..... \$69.75
Coats, as above; 33-inch model..... \$49.74
Women's Coats, of black Russian ponyskin; 24-inch collarless model, semi-fitting..... \$29.74
Throw Scarf or Pillow Muff of black lynx..... \$18.74
Shawl Collar, of blue lynx..... \$14.74
Pillow Muff to match..... \$19.74
Imperial Scarf, double fur, of Alaska sable (skunk)..... \$14.74
Pillow Muff to match..... \$19.74
Fancy Scarf or Pillow Muff, of natural mink..... \$23.74

Fur Protection for Motorists.

PRESENT stocks in this Motoring Goods room embrace extensive varieties of apparel for men, women and children, as well as complete assortments of Automobile Robes.

This is merchandise of Standard Quality. There is nothing "exclusive" about it except its MODERATE COST. IN NO OTHER STORE CAN YOU MATCH THE VALUES, as comparisons prove conclusively:

Men's Coats, of dogskin, calfskin, raccoon, muskrat, pony-skin, &c., range in price from..... \$10.94 to \$239.00
Women's Coats, in a variety of furs, range in price from..... \$38.74 to \$159.00
Children's Coats, from..... \$14.74 to \$89.75
Fur Motoring Robes..... \$13.74 to \$124.00
Fur-lined Boots, a pair..... \$7.94
Fur-lined Leggings, a pair..... \$12.89

In addition to the Robes shown in the Motoring Goods room, we have large assortments of fur and fabric Robes in the Harness section, Fifth floor.

Best Quality Rubber Footwear
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Boys' Storm King Boots, sizes 1 to 2, pair, \$2.49; sizes 2½ to 6, pair, \$2.04

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Women's Rubber Boots, knee length style, pair, \$1.89
Women's Arctics, 40 button or with buckles, sizes 2½ to 8, pair, \$1.94
Misses' Arctics, button or buckle, sizes 4½ to 7, pair, \$1.59
Children's Arctics, button or buckle, sizes 6 to 10½, pair, \$1.44
Misses' Storm King Boots, hip length, sizes 6 to 10½, \$1.89; sizes 11 to 2, pair, \$2.19
Women's Rubbers, all styles, Cuban and low heels, sizes 2½ to 8, pair, \$1.33
Misses' Rubbers, sizes 11 to 2, pair, \$1.49
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R. H. Macy & Co.'s Attractions Are Their Low Prices.

PAYING THE LOWEST PRICE FOR A GIFT—no matter whether it be a trinket in toys or a treasure in jewelry—is MERELY A MATTER OF BUYING IT AT MACY'S.

Our UNDERSELLING SUPREMACY is a bit of trade history the country over. We owe that supremacy largely to the fact that we SELL FOR CASH. GIVE NO DISCOUNTS AND PAY NO COMMISSIONS.

PRICE-BREAKS, under abnormal trade conditions, are noticeable in this cash-system store, earlier than in any other store, and they are always MOST DECISIVE PRICE-BREAKS.

Unusual conditions prevail this season. SO—THE GREATEST HARVEST OF HOLIDAY GIFT VALUES YOU HAVE ENJOYED IN MANY YEARS AWAITS YOU HERE.

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